

**Cuadro # 1 :
Principales cuentas del BCN y el sistema financiero**

(saldo en millones de córdobas) al 26 de septiembre 2024.

Conceptos	2021	2022	2023	I semestre	Julio	Agosto	Septiembre					Variaciones absolutas					
							I sem	II sem	III sem	25	26	Día	IV sem	Septiembre	III Trim	II Semestre	Ene-Sept
1.- Reservas internacionales netas ajustadas 1/	2,530.9	3,010.9	4,249.2	4,891.1	4,908.2	4,956.7	4,941.6	4,940.8	5,049.7	5,049.8	5,062.1	12.2	12.3	105.3	170.9	170.9	812.8
1.1.- RIN 6/	3,954.6	4,356.4	5,443.0	5,894.9	5,903.0	5,988.7	5,949.1	5,956.7	6,039.0	6,059.2	6,069.7	10.4	30.7	81.0	174.8	174.8	626.7
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(687.3)	(692.0)	(711.7)	(636.5)	(718.2)	(656.1)	(699.8)	(696.9)	2.9	(40.8)	14.9	(9.6)	(9.6)	92.5
1.3.- FOGADE	(218.9)	(231.8)	(256.8)	(271.2)	(273.2)	(275.1)	(275.3)	(275.7)	(276.1)	(276.3)	(276.4)	(0.2)	(0.3)	(1.4)	(5.3)	(5.3)	(19.7)
1.4.- Letras BCN pagaderas en dólares	(419.6)	(429.6)	(139.0)	(10.0)	(12.5)	(11.4)	(11.4)	(10.7)	(10.7)	(10.0)	(10.0)	0.0	0.7	1.4	0.0	0.0	129.0
1.5.- Depósitos monetarios en dólares	(87.5)	(94.0)	(8.5)	(35.0)	(17.0)	(33.4)	(84.0)	(11.0)	(46.0)	(23.0)	(24.0)	(1.0)	22.0	9.4	11.0	11.0	(15.5)
1.6.- Títulos de Inversión en dólares 5/	(2.0)	(0.5)	(0.2)	(0.3)	(0.2)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	0.0	0.0	0.0	(0.1)	(0.1)	(0.1)
1.7.- Cuenta corriente en ME	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2.- Reservas internacionales brutas (BCN) 1/ 6/	4,046.6	4,404.4	5,447.0	5,896.9	5,903.0	5,988.7	5,949.1	5,956.7	6,039.0	6,059.2	6,069.7	10.4	30.7	81.0	172.8	172.8	622.7
3.- Reservas internacionales brutas del SFN 1/	552.9	563.3	534.1	471.7	519.8	524.4	464.7	469.2	413.1	434.3	418.3	(16.1)	5.2	(106.2)	(53.4)	(53.4)	(115.8)
4.- Reservas internacionales brutas consolidadas 1/ 6/	4,599.4	4,967.7	5,981.1	6,368.5	6,422.8	6,513.1	6,413.7	6,425.9	6,452.1	6,493.6	6,487.9	(5.6)	35.9	(25.2)	119.4	119.4	506.9
5.- Crédito sector público no financiero	(27,714.7)	(43,174.8)	(57,772.1)	(70,003.7)	(66,102.5)	(68,846.8)	(68,480.8)	(69,421.2)	(70,179.0)	(69,741.2)	(70,423.0)	(681.8)	(244.0)	(1,576.2)	(419.3)	(419.3)	(12,650.9)
5.1.- Gobierno central 4/	(27,714.7)	(43,174.8)	(57,772.1)	(70,003.7)	(66,102.5)	(68,846.8)	(68,480.8)	(69,421.2)	(70,179.0)	(69,741.2)	(70,423.0)	(681.8)	(244.0)	(1,576.2)	(419.3)	(419.3)	(12,650.9)
5.1.1.- Crédito deuda externa y liquidez	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5.1.2.- Moneda nacional	(5,249.7)	(18,514.3)	(41,508.0)	(59,258.5)	(54,259.1)	(58,113.8)	(59,182.7)	(60,939.6)	(58,898.5)	(58,308.4)	(58,531.5)	(228.0)	57.0	(407.7)	737.0	737.0	(17,829.5)
5.1.3.- Moneda extranjera	(21,587.2)	(25,836.8)	(15,372.1)	(8,622.9)	(9,492.1)	(8,130.8)	(6,705.9)	(5,829.4)	(8,818.3)	(8,616.1)	(9,014.9)	(398.8)	(196.6)	(884.1)	(392.0)	(392.0)	6,357.2
5.1.4.- Línea de asistencia bancos privados	251.0	251.0	251.0	251.0	251.0	251.0	251.0	251.0	251.0	251.0	251.0	0.0	0.0	0.0	0.0	0.0	0.0
5.1.5.- Línea de asistencia al BANADES	477.7	477.7	477.7	477.7	477.7	477.7	477.7	477.7	477.7	477.7	477.7	0.0	0.0	0.0	0.0	0.0	0.0
5.1.6.- Línea de asistencia al Banco Popular	214.3	214.3	214.3	214.3	214.3	214.3	214.3	214.3	214.3	214.3	214.3	0.0	0.0	0.0	0.0	0.0	0.0
5.1.7.- Títulos especiales de inversión 5/	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5.1.8.- Bonos especiales de inversión 5/	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5.1.9.- Depósitos a plazos	(1,720.7)	(1,766.7)	(1,835.0)	(3,055.2)	(3,295.2)	(3,535.2)	(3,535.2)	(3,595.2)	(3,715.2)	(3,759.6)	(3,819.6)	(60.0)	(104.4)	(284.4)	(764.4)	(764.4)	(1,984.6)
5.1.10.- Títulos y valores del gobierno	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5.2.- Resto del sector público 5/	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	0.0	0.0	0.0	0.0	0.0	0.0
6.- Crédito otras instituciones	(211.0)	(161.5)	(138.3)	(181.9)	(152.3)	(217.1)	(138.6)	(190.8)	(197.5)	(137.6)	(167.8)	(30.2)	29.7	49.3	14.1	14.1	(29.4)
6.1.- Crédito	45.4	40.38	33.26	24.61	23.95	23.35	23.35	23.35	23.04	23.02	22.72	(0.3)	(0.3)	(0.6)	(1.9)	(1.9)	(10.5)
6.2.- Moneda nacional	248.6	196.34	165.15	200.08	169.81	234.24	154.22	204.52	213.62	153.62	183.61	30.0	(30.0)	(50.6)	(16.5)	(16.5)	18.5
6.3.- Moneda extranjera	7.7	5.51	6.43	6.40	6.46	6.17	7.74	9.63	6.90	6.98	6.87	(0.1)	(0.0)	0.7	0.5	0.5	0.4
7.- Depósitos de bancos (MN)	11,039.9	13,917.2	14,361.1	11,785.2	13,165.3	12,500.8	12,261.3	10,970.6	10,843.4	13,268.4	12,427.7	(840.7)	1,584.3	(73.1)	642.5	642.5	(1,933.5)
7.1.- Depósitos de encaje en MN	11,039.4	13,917.1	14,360.6	11,784.2	13,159.1	12,500.2	11,949.3	10,553.9	10,797.9	12,690.9	12,260.0	(430.9)	1,462.1	(240.2)	475.8	475.8	(2,100.6)
7.2.- Otras cuentas corrientes en MN	0.5	0.1	0.5	0.9	6.2	0.6	312.1	416.8	45.5	577.4	167.6	(409.8)	122.1	167.1	166.7	166.7	167.1
8.- Tasas de encaje																	
Encaje sobre base promedio diaria MN (en %)	22.1	25.4	21.3	16.1	17.8	16.8	16.1	14.3	14.6	17.2	16.6	(0.6)	2.0	(0.2)	0.5	0.5	(4.7)
Encaje sobre base promedio diaria ME (en %)	21.0	15.9	19.0	15.7	15.7	16.0	14.3	16.1	14.7	15.8	15.7	(0.1)	1.0	(0.3)	(0.0)	(0.0)	(3.3)
Encaje sobre base promedio catorcenal MN (en %)	19.8	19.2	17.1	15.7	17.7	16.5	16.2	15.3	15.5	16.8	16.8	(0.1)	1.2	0.2	1.1	1.1	(0.3)
Encaje sobre base promedio catorcenal ME (en %)	17.6	16.1	16.4	15.5	15.7	15.9	15.7	15.9	15.7	15.7	15.7	0.0	0.0	(0.2)	0.2	0.2	(0.7)
9.- Títulos valores 5/	20,202.1	20,487.1	34,925.9	45,963.6	47,097.2	47,524.8	47,889.8	47,698.1	50,134.6	48,759.3	48,919.3	160.0	(1,215.3)	1,394.6	2,955.7	2,955.7	13,993.5
9.1.- Bonos bancarios 3/	3,284.6	2,822.4	2,319.9	2,061.6	2,061.6	2,061.6	2,061.6	2,061.6	2,061.6	2,061.6	2,061.6	0.0	0.0	0.0	0.0	0.0	(258.3)
9.2.- Letras pagaderas en córdobas.	0.0	0.0	25,618.9	40,375.8	40,277.8	40,985.6	40,985.6	40,699.5	40,856.0	41,242.0	41,242.0	0.0	386.0	256.5	866.3	866.3	15,623.1
9.3.- Letras pagaderas en dólares. 10/	15,117.5	15,870.1	5,143.2	382.4	473.9	433.6	433.6	408.0	408.0	382.4	382.4	0.0	(25.6)	(51.3)	0.0	0.0	(4,760.8)
9.4.- Letras a 1 día pagaderas en córdobas.11/	0.0	0.0	0.0	80.0	980.0	495.0	800.0	800.0	3,080.0	1,300.0	1,400.0	100.0	(1,680.0)	905.0	1,320.0	1,320.0	1,400.0
9.4.- Bonos BCN	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9.5.- TEI a valor facial	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9.6.- BEI a valor facial	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	0.0	0.0	0.0	0.0	0.0	0.0
9.7.- Depósitos a plazo	1,720.7	1,766.7	1,835.0	3,055.2	3,295.2	3,535.2	3,595.2	3,715.2	3,715.2	3,759.6	3,819.6	60.0	104.4	284.4	764.4	764.4	1,984.6
9.8.- Títulos de inversión 12/	79.3	27.8	8.9	8.6	8.6	13.8	13.8	13.8	13.8	13.8	13.8	0.0	0.0	0.0	5.1	5.1	4.9
10.- Pasivos totales en el SF (M3A) 7/	203,347.7	226,449.8	259,837.2	272,845.2	276,841.8	278,166.4	277,521.9	275,876.5	276,538.9	275,523.2	275,265.6	(257.6)	(1,273.3)	(2,900.8)	2,420.4	2,420.4	15,428.4
10.1.- Pasivos moneda nacional (M2A)	84,005.6	91,052.8	108,211.8	111,227.7	114,488.5	114,309.8	115,106.0	113,568.7	114,497.9	113,754.8	113,273.3	(481.5)	(1,224.6)	(1,036.5)	2,045.6	2,045.6	5,061.4
10.1.1.- Medio circulante (M1A)	63,326.4	68,717.3	80,559.4	81,883.3	84,152.1	84,631.6	85,889.9	84,212.3	84,698.0	84,495.3	83,997.6	(497.7)	(700.4)	(634.0)	2,114.3	2,114.3	3,438.2
10.1.1.1.- Numerario	34,697.7	36,695.8	42,124.0	40,491.1	40,951.2	41,009.9	40,862.9	40,328.1	41,143.1	40,116.5	39,897.2	(219.3)	(1,245.9)	(1,112.7)	(593.9)	(593.9)	(2,226.8)
10.1.1.2.- Depósitos a la vista	28,628.7	32,021.5	38,435.4	41,392.2	43,201.0	43,621.8	45,027.0	43,884.2	43,554.9	44,378.8	44,100.4	(278.4)	548.5	478.7	2,708.2	2,708.2	5,665.1
10.1.2.- Cuasidóneros	20,679.2	22,335.5	27,652.5	29,344.4	30,336.4	29,678.2	29,216.1	29,356.4	29,799.9	29,259.5	29,275.6	16.2	(524.3)	(402.5)	(68.7)	(68.7)	1,623.2
10.1.2.1.- Ahorro	19,164.5	20,608.8	25,721.6	27,143.7	27,976.3	27,449.0	26,988.8	27,177.7	27,619.4	27,078.4	27,094.2	15.8	(525.2)	(354.8)	(49.5)	(49.5)	1,372.6
10.1.2.2.- Plazo 9/	1,514.6	1,726.7	1,930.9	2,200.7	2,360.1	2,229.2	2,227.3	2,178.7	2,180.5	2,181.1	2,181.5	0.3	0.9	(47.7)	(19.3)	(19.3)	250.6
10.2.- Pasivos en moneda extranjera	119,342.1	135,397.0	151,625.3	161,617.5	162,353.3	163,856.6	162,415.9	162,307.8	162,041.0	161,768.4	161,992.3	223.9	(48.7)	(1,864.3)	374.8	374.8	10,367.0
10.2.1.- Vista	34,043.0	38,202.4	45,859.0	47,528.4	47,349.0	46,673.2	45,558.3	45,851.4	45,622.2	45,431.7	45,619.2	187.5	(2.9)	(1,053.9)	(1,909.2)	(1,909.2)	(239.7)
10.2.2.- Ahorro	54,727.8	64,211.9															